

Volume I , Section 2 – COD Overview of Changes from 2002-2003 to 2003-2004

Overview of Changes from 2002-2003 to 2003-2004:

The following tables provide an overview of the changes made from 2002-2003 to 2003-2004 for Common Origination and Disbursement. The change descriptions are organized by the following three categories: Removed, Added, and Modified. The first column provides a description of each change. The second column indicates if the change affects the Pell Grant Program. The third column indicates if the change affects the Direct Loan Program.

**Table of Changes from 2002-2003 to 2003-2004 for
Common Origination and Disbursement**

Description	Pell Grant Program	Direct Loan Program
Added		
Software Tag <Software> <ul style="list-style-type: none"> The new tag has been added as a Complex Element to the Common Record. The Software Complex Element provides a logical grouping of Elements related to Entity information. <i>(Full Participants only)</i>	X	X
Negative Pending Amount Tag <NegativePendingAmount> <ul style="list-style-type: none"> The new tag is returned on the Common Record response document when a change is submitted to the Award Amount that results in the sum of accepted actual disbursements being greater than the Award Amount. The Negative Pending Award amount indicates the amount by which a Pell Award is overpaid (i.e. the difference between the sum of the total accepted actual disbursements and the Award Amount). The Negative Pending Amount indicates the amount by which either the Award Amount must be increased or the actual disbursements must be decreased within 30 days to avoid a COD system-generated negative disbursement. <i>(Full Participants only)</i>	X	
Total Financial Award Accepted <TotalFinancialAwardAccepted> <ul style="list-style-type: none"> The new tag is returned on the Common Record response document. The Total Financial Award Accepted indicates the total gross dollar amount accepted in the Common Record document. <i>(Full Participants only)</i>	X	X

**Table of Changes from 2002-2003 to 2003-2004 for
Common Origination and Disbursement**

Description	Pell Grant Program	Direct Loan Program
Added		
<p>Total Financial Funded Disbursement Accepted Tag <TotalFundedDisbursementAccepted></p> <ul style="list-style-type: none"> The new tag is returned on the Common Record response document. For Pell Grant, the Total Funded Disbursement Accepted indicates the total disbursement amount with Disbursement Release Indicator = true accepted in the Common Record document. For Direct Loan, the Total Funded Disbursement Accepted indicates the total net disbursement amount with Disbursement Release Indicator = true accepted in the Common Record document. <p><i>(Full Participants only)</i></p>	X	X
<p>Total NonFunded Disbursement Accepted Tag <TotalNonFundedDisbursementAccepted></p> <ul style="list-style-type: none"> The new tag is returned on the Common Record response document. For Pell Grant, the Total NonFunded Disbursement Accepted indicates the total disbursement amount with Disbursement Release Indicator = false accepted in the Common Record document. For Direct Loan, the Total NonFunded Disbursement Accepted indicates the total net disbursement amount with Disbursement Release Indicator = false accepted in the Common Record document <p><i>(Full Participants only)</i></p>	X	X

**Table of Changes from 2002-2003 to 2003-2004 for
Common Origination and Disbursement**

Description	Pell Grant Program	Direct Loan Program
Added		
<p>Endorser Amount Tag <EndorserAmount></p> <ul style="list-style-type: none"> The new tag is returned to schools on the Credit Decision Override Response. The amount in the Endorser Amount tag will not increase once an endorser addendum is accepted. Actual Disbursements cannot exceed the endorser amount. <p><i>(Full Participants only)</i></p>		X
<p>Endorser Amount Field</p> <ul style="list-style-type: none"> The new field is returned to schools on the Credit Decision Override Acknowledgement. The amount in the Endorser Amount field will not increase once an endorser addendum is accepted. Actual Disbursements cannot exceed the endorser amount. <p><i>(Phase-In Participants only)</i></p>		X
<p>PLUS Borrower SSN Field</p> <ul style="list-style-type: none"> The new field is returned to schools on the MPN Acknowledgement. The current Social Security Number of the PLUS Borrower that signed the MPN. This field will be blank on responses for Subsidized and Unsubsidized MPNs. <p><i>(Phase-In Participants only)</i></p>		X

**Table of Changes from 2002-2003 to 2003-2004 for
Common Origination and Disbursement**

Description	Pell Grant Program	Direct Loan Program
Added		
<p>Master Promissory Note (MPN) for PLUS loans</p> <ul style="list-style-type: none"> • A parent borrower must sign an MPN for each dependent student. The PLUS MPN cannot be shared by the parent borrower's children; a separate MPN must be signed for each child. • Unless the parent obtains an endorser on a loan, single-year or multi-year use of the MPN will be authorized according to regulations. • If a parent borrower obtains an endorser on a PLUS loan, the MPN that the parent signed for that PLUS loan with endorser becomes a single-loan MPN. Additional loans may not be linked under that MPN. • A PLUS award is linked to a MPN using the borrower's and student's current SSN, date of birth, and the first two characters of the first name, or the first two characters of the last name if the first name is blank. 		X
<p>Electronic Master Promissory Note (eMPN) for PLUS loans:</p> <ul style="list-style-type: none"> • The parent borrower needs a PIN to complete an eMPN. • Credit decisions do not have to be made before a PLUS eMPN is completed. 		X
<p>Disclosure Statement for PLUS loans</p> <ul style="list-style-type: none"> • With the implementation of the PLUS MPN, a PLUS disclosure statement must be provided by the school or COD prior to or on the date of disbursement. 		X

**Table of Changes from 2002-2003 to 2003-2004 for
Common Origination and Disbursement**

Description	Pell Grant Program	Direct Loan Program
Added		
<p>Warning edits indicating a school is responsible for printing disclosure statements.</p> <ul style="list-style-type: none"> If a Direct Loan Award is established on COD without disbursement data and the school has not indicated that it will print the Disclosure Statement, COD sends a warning (edit code 110) to the school on the Common Record Response document indicating that the school will be responsible for printing/providing the disclosure statement if disbursement data is not sent at least five days in advance of the first disbursement date. If a school sends disbursement data less than five days before the first disbursement date <u>and</u> does not indicate that it has printed/provided the disclosure statement, COD prints/provides the disclosure statement to the borrower and sends a warning (edit code 111) to the school on the Common Record Response document. <p><i>(Full Participants only)</i></p>		X
<p>Full Participant Reject Edit 115</p> <ul style="list-style-type: none"> Returned if a school submits a Disbursement record with Disbursement Release Indicator = true for a student in a Pell Over-award situation with a Pell Collections Status Indicator = 'R'eferral. Indicates that the COD System will not accept actual disbursements for this student until the student submits payment for the Pell Over-award and the Pell Collections Status Indicator = 'P'ayment Edit Message will read "Student referred to DCS but repayment schedule not established, no further disbursements can be accepted for this student for this award year" <p><i>(Full Participants only)</i></p>	X	

**Table of Changes from 2002-2003 to 2003-2004 for
Common Origination and Disbursement**

Description	Pell Grant Program	Direct Loan Program
Added		
<p>Full Participant Warning Edit 116/ Pell Phase-In Edit 398</p> <ul style="list-style-type: none"> Returned if a school submits a change to a student identifier and either the award year submitted on the change record is lower than the highest award year for the student <u>OR</u> the CPS transaction number on the change record is lower than or equal to the highest transaction number for that award year for that student Indicates that COD has processed the record, but that the SSN, Date of Birth, and/or Last Name have not been updated by the COD System Edit Message will read “SSN, Date of Birth and/or Last Name have NOT been updated by the COD System” <p><i>(Full Participants and Pell Phase-In Participants only)</i></p>	X	X
<p>Common Record Response Document Length Option</p> <ul style="list-style-type: none"> Full Participant Schools have the option to receive Response Documents with one tag set per line or a specified maximum number of bytes per line up to 10,000 bytes Schools are encouraged to discuss this option with their software vendors before electing to make any changes to the default. The school’s software must be prepared to accept Common Record Response documents of the new length <p><i>(Full Participants only)</i></p>	X	X
<p>Pell SSN/Name/Date of Birth Change Report</p> <ul style="list-style-type: none"> The COD System will generate a report of school initiated changes to students’ SSN, Name, and/or Date of Birth. The report will be pushed daily to schools’ SAIG mailbox in the event of a SSN, Name, DOB change and will be available in the Preformatted Text File format. This report will also be available via the COD web site in PDF and Comma Delimited formats. 	X	

**Table of Changes from 2002-2003 to 2003-2004 for
Common Origination and Disbursement**

Description	Pell Grant Program	Direct Loan Program
Modified		
EDEExpress users become Full Participants in 2003-2004. <ul style="list-style-type: none"> • EDEExpress Software v9.1 has been modified to import and export XML to/from the COD System. • For combo systems, external import and export continue to be in current fixed length formats. • All reports will continue to be produced and imported in current formats, not XML. 	X	X
Full Participant Status by Title IV program in 2003-2004 <ul style="list-style-type: none"> • During the 2003-2004 award year, schools have the option to choose to process as a Full Participant for one program (e.g. Direct Loan) and process as a Phase-In Participant for the other program (e.g. Pell). • Schools must register with COD Customer Service in order to process as a Full Participant in 2003-2004. School must indicate which program they intend to process as Full Participant. 	X	X

**Table of Changes from 2002-2003 to 2003-2004 for
Common Origination and Disbursement**

Description	Pell Grant Program	Direct Loan Program
Modified		
<p>Common Record Schema Modifications:</p> <ul style="list-style-type: none"> • All Common Record tag names have been modified in the Common Record XML Schema v2.0 to reflect PESC and EBXML standards. • Non-standard abbreviations have been eliminated from the Common Record XML Schema v2.0. • Some tag names have changed in for clarity, e.g. Payment Trigger has been changed to Disbursement Release Indicator Note: a complete list of changes to tags and tag names in the Common Record XML Schema v2.0 can be found in Volume II, Section 1 – Full Participant Implementation Guide. • Existing 2002-2003 Full Participants can continue to use the Schema 1.0g for 2002-2003 award year processing or have the option to use the Schema 2.0. • All 2003-2004 Full Participants must use the Schema v2.0 for 2003-2004 award year processing. <p><i>(Full Participants only)</i></p>	X	X
<p>Award Amount Requested tag <FinancialAwardAmountRequested></p> <ul style="list-style-type: none"> • With the implementation of the PLUS MPN, the Award Amount Requested tag is no longer returned on MPN responses for award year 2003-2004 and forward. • The tag can only be submitted for award year 2002-2003. <p><i>(Full Participants only)</i></p>		X
<p>Loan Amount Requested field</p> <ul style="list-style-type: none"> • With the implementation of the PLUS MPN, the Loan amount Requested is modified to filler on the Loan Origination Record, the Loan Origination Acknowledgement, and the MPN Acknowledgement for 2003-2004 and forward. <p><i>(Phase-In Participants only)</i></p>		X

**Table of Changes from 2002-2003 to 2003-2004 for
Common Origination and Disbursement**

Description	Pell Grant Program	Direct Loan Program
Modified		
New MPNID value: <ul style="list-style-type: none"> • A value 'N' = PLUS has been added to the <MPNID> tag on the Common Record. • A value 'N' = PLUS has been added to the MPN ID field on the MPN Acknowledgement. The MPN ID field has been added to the Credit Decision Override Acknowledgement. 		X
New Promissory Note Print Code Value: <ul style="list-style-type: none"> • A value 'O' has been added to the <PromissoryNotePrintCode> tag on the Common Record to indicate that school or its delegate prints and sends the Promissory Note to the student/borrower. 		X
<i>(Full Participants only)</i> Promissory Note Print Indicator (Field # 121, position 778 - 778) in the 2003-2004 Full Loan Origination Record and for Change Transmit # S083 is modified: <ul style="list-style-type: none"> • The Value 'O' – Onsite (EDEXpress) is removed as a valid value since EDEXpress is using the Common Record layout in 2003-2004 and exporting to COD and importing from COD in XML. • A Value of 'V' indicating COD Reprints and sends to school is added (Valid only on Loan Origination Change Records with Change Transmit # S083) • A Value of 'Z' indicating COD Reprints and sends to borrower is added (Valid only on Loan Origination Change Records with Change Transmit # S083) <i>(Phase-In Participants only)</i>		X

**Table of Changes from 2002-2003 to 2003-2004 for
Common Origination and Disbursement**

Description	Pell Grant Program	Direct Loan Program
Modified		
<p>New Disclosure Statement Print Code Value:</p> <ul style="list-style-type: none"> A value 'S' has been added to the <DisclosureStatementPrintCode> tag on the Common Record to indicate that a school printed and provided a disclosure statement to the borrower. <p><i>(Full Participants only)</i></p>		X
<p>The Disclosure Statement Print Indicator (Field #145, position 1014 to 1014) in the 2003-2004 Full Loan Origination Record and for Change Transmit # S115, is redefined to include PLUS loans to accommodate the MPN:</p> <ul style="list-style-type: none"> A value of 'Z' - COD reprints is added (Valid only on Loan Origination Change Records with Change Transmit # S115) <p><i>(Phase-In Participants only)</i></p>		
<p>New Pell Verification Status Code Value:</p> <ul style="list-style-type: none"> A value 'S' has been added to the <VerificationStatusCode> tag on the Common Record to indicate student selected for verification by CPS but is not required to be verified. A value 'S' has been added to the Verification Status field on the Verification Status (field position 197) on the Origination Record to indicate student selected for verification by CPS but is not required to be verified. 	X	
New MPN, Borrower's Rights and Responsibilities, and Plain Language Disclosure for PLUS loans.		X
Updated MPN, Borrower's Rights and Responsibilities, and Plain Language Disclosure for Subsidized and Unsubsidized loans		X
Updated Disclosure Statement for Subsidized and Unsubsidized loans. New Disclosure Statement for PLUS loans.		X
Entrance Counseling will be moved to the Direct Loan Servicing web site.		X

**Table of Changes from 2002-2003 to 2003-2004 for
Common Origination and Disbursement**

Description	Pell Grant Program	Direct Loan Program
Modified		
<p>New rules for MPN expiration dates:</p> <ul style="list-style-type: none"> • The MPN expiration date will be based on the date the MPN is received by COD. • These new rules apply to MPNs where the first loan linked to the note occurs on or after implementation of the 2003-2004 COD release. 		X

**Table of Changes from 2002-2003 to 2003-2004 for
Common Origination and Disbursement**

Description	Pell Grant Program	Direct Loan Program
Removed		
The LoanDefault/Grant Overpay Applies To Tag <AppliesTo=""> has been removed from the Common Record. <i>(Full Participants only)</i>	X	X
The LoanDefault/Grant Overpay Value Tag <Value=""> has been removed from the Common Record. <i>(Full Participants only)</i>	X	X
The Total Number Held <TotNumHeld> Tag has been removed from the Common Record. <i>(Full Participants only)</i>	X	X
The Total Number Partial <TotNumPartial> Tag has been removed from the Common Record. <i>(Full Participants only)</i>	X	X